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TRACT OF THE DISCLOSURE

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forward, a contract, and an account, a processor for processing the request for information, wherein the processor processes the request for information in conjunction with the one of data and information stored in the memory device, and further wherein the processor generates a report responsive to the request, wherein the report contains information regarding the at least one of a financial factor, a factor, a factor model, a factor ratio, a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, and further wherein the report contains one of historical, statistical, and forecasting, information regarding the at least one of one a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a

telecommunication product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, and an account, and a transmitter for transmitting the report to a communication device associated with the individual.

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